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## CLAIMS

What is claimed is:

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1. A portable unit comprising:

3

a casing;

4

an antenna; and

5

logic employed within the casing, the logic including

6

a wireless transceiver coupled to the antenna,

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a processing unit coupled to the wireless transceiver, and

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a memory unit including user identification information and user

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transaction information.

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2. The portable unit of claim 1, wherein the memory unit includes a protected

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memory area to store the user information and a non-protected memory area to

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store transaction confirmations and card information having a low level of

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security.

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3. The portable unit of claim 1, wherein the user identification information

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includes at least one of a drivers license data and a social security number.

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4. The portable unit of claim 3, wherein the user transaction information

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includes card information including a credit card number and expiration date.

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5. The portable unit of claim 1, wherein the logic further including a display

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coupled to the processing unit to display at least the user identification

3

information.

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6. The portable unit of claim 1, wherein the logic further including an

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input/output (I/O) interface having at least one I/O port accessible through the

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casing and a device driver in communication with both the processing unit and the

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I/O interface.



3 user information into the portable unit via an input/output (I/O) port of the  
4 portable unit.

1     16.     The method of claim 11, wherein the uploading of the user information  
2 includes swiping a magnetic stripped card into a magnetic card reader, converting  
3 information stored within the magnetic stripped card into digital information and  
4 uploading the digital information into the portable unit via an input/output (I/O)  
5 port of the portable unit.

1 17. The method of claim 11, wherein the uploading of the user information  
2 further includes swiping a smart card into a smart card reader, converting  
3 information stored within the chip of the smart card into digital information and  
4 uploading the digital information into the portable unit via an input/output (I/O)  
5 port of the portable unit.

1 18. The method of claim 15, wherein the uploading of the user information  
2 further includes transferring the information into a protected memory area of an  
3 internal memory within the portable unit.

1 19. The method of claim 15, wherein the uploading of the user information  
2 further includes transferring the information into a protected memory area of a  
3 tertiary device within the portable unit.

1     20.     The method of claim 11 further comprising prompting user of the portable  
2     unit to set up at least one of a user identification and a password after completion  
3     of the uploading of the information.

1     21.     The method of claim 11 further comprising denying access to the  
2     information if the user is unable to be verified and authenticated.

1     22.     The method of claim 11, wherein the entity is one of a financial institution,  
2     a governmental agency, a commercial enterprise, a non-profit enterprise and a  
3     kiosk.

1 23. The method of claim 11, wherein the establishing of communications  
2 includes establishing an internet connection with a web site of the entity.

1     24.     The method of claim 23, wherein the uploading of the user information  
2     includes uploading a file to an electronic mail address or web site accessible by  
3     the portable unit.

1     25.     The method of claim 11, wherein the uploading of the user information  
2     occurs over the wireless telephone link.

1     26.     The method of claim 11 further comprising uploading of remote codes into  
2     the portable unit, if the user is verified and authenticated. includes accessing the  
3     remote codes stored on a computer of an entity and uploading the remote codes  
4     into the portable unit via an input/output (I/O) port of the portable unit.

1 27. The method of claim 26, wherein the uploading of the remote codes  
2 includes accessing the remote codes stored on a computer of an entity and  
3 uploading the remote codes into the portable unit via an input/output (I/O) port of  
4 the portable unit.

1     28.     The method of claim 26, wherein the uploading of the remote codes  
2     includes uploading the remote codes from a universal programmable remote  
3     control.

1     29.     The method of claim 26, wherein the uploading of the remote codes  
2     includes manually inputting the remote codes into the portable unit using the  
3     keypad.

1 30. The method of claim 26, wherein the remote codes include a transmission  
2 format including at least one of digital signals, one or more analog signals  
3 modulated within a selected frequency range, series of infrared pulses, radio  
4 frequency, optical signals and laser.

1     31.     The method of claim 26, wherein the uploading of the remote codes  
2     includes transferring the remote codes into a protected memory area of an internal  
3     memory within the portable unit.

1     32.     The method of claim 26, wherein the uploading of the remote codes  
2     further includes transferring the remote codes into a remote control transceiver  
3     within the portable unit.



1 39. The software program of claim 33, wherein the second program further  
2 allows user information to be uploaded to internal memory of the portable unit, if  
3 the user has been authenticated.

1 40. The software program of claim 33, further comprising a fourth program for  
2 retrieving and transmitting user information, including card information, and for  
3 allowing user information to be downloaded to tertiary devices of the portable unit  
4 if the user has been authenticated.

1 41. The software program of claim 40, wherein the fourth program prevents user  
2 information from being uploaded from an unauthorized entity.

1 42. The software program of claim 40, wherein the fourth program further  
2 prevents user information from being uploaded from another portable unit.

1 43. The software program of claim 40, wherein the fourth program further allows  
2 user information to be retrieved from internal memory of the portable unit and  
3 transmitted to a targeted transactional entity via the I/O interface of the portable  
4 unit, if the user has been authenticated.

1 44. The software program of claim 40, wherein the fourth program further allows  
2 user information to be retrieved from tertiary devices of the portable unit and  
3 transmitted to a targeted transactional entity via the I/O interface of the portable  
4 unit, if the user has been authenticated.

1 45. The software program of claim 33, further comprising a fourth program  
2 allowing the user information to be printed by a printer coupled to the portable  
3 unit, if the user has been authenticated.

1 46. The software program of claim 45, wherein the fourth program further allows  
2 a digital receipt and confirmation of transactions to be downloaded into  
3 unprotected areas of memory within the portable unit.

1 47. The software program of claim 33, wherein the selected items include a  
2 locking mechanism associated with one of an automobile, a residence or an office.

1 48. The software program of claim 33, wherein the third program to convert the  
2 original format of the transmission code to digital format and transfer the re-  
3 formatted code to protected area of internal memory.

1 49. The software program of claim 33, wherein the third program to determine if  
2 the remote control transmission codes are to be transmitted locally over a remote  
3 control transceiver of the portable unit or remotely over a wireless telephone  
4 channel to be established between the portable unit and the locking mechanism of  
5 the selected item.

1 50. A software program embodied in a machine readable medium and executed  
2 by a processing unit within a transactional entity for receiving user transaction  
3 information from the portable unit.

1 51. The method of claim 50, wherein the receiving user transaction information  
2 includes wireless methods of communication.

1 52. The software program of claim 50, wherein the software program allows the  
2 uploading of a digital receipt and confirmation of transactions into a portable unit.

1 53. A cellular phone comprising:

2 a casing;

3 an antenna; and

4 logic employed within the casing, the logic including a wireless  
5 transceiver coupled to the antenna, a processing unit coupled to the wireless  
6 transceiver, a memory unit coupled to the processing unit, a plurality of software  
7 drivers in communications with the processing unit, the plurality of software  
8 drivers include a device driver and a tertiary device driver, a tertiary device in  
9 communication with the tertiary device driver, an input/output interface in  
10 communication with the device driver, and a remote control transceiver in  
11 communication with the plurality of software drivers.

1 54. A method for accessing user information downloaded into a portable unit,  
2 comprising:

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3         selecting a key of the portable unit to access user identification
4     information;

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5        selecting a function to display user identification information; and

6        accessing the user identification information from a protected area of  
7        memory internal to the portable unit.

1 55. The method of claim 54, wherein the accessing of the user identification  
2 information includes accessing a protected area of memory within a tertiary  
3 device contained within the portable unit.

1 56. The method of claim 55, wherein the user identification information includes  
2 a drivers license name, a drivers license number and a digital picture.

1 57. The method of claim 54 further comprising:

2 selecting a function to download the user identification information.

1 58. The method of claim 54 further comprising:

2       entering an Internet Protocol (IP) address as a destination address for  
3       receipt of the downloaded user identification information.

1 59. The method of claim 54 further comprising:

2        selecting a function to download the user identification information to a  
3        printer in communication with the portable unit.

1 60. A method for accessing user information downloaded into a portable unit,  
2 comprising:

3        selecting a key of the portable unit to access user transaction information;

4       selecting a function to retrieve the user transaction information from  
5       memory within the portable unit; and

6       transmitting the user transaction information to an input/output interface  
7       of the portable unit for transmission to a targeted transactional entity.

1 61. The method of claim 60, wherein the user transaction information includes a  
2 credit card number and expiration date.

1     62.     A cellular phone comprising:  
2             a casing;  
3             an antenna; and  
4             logic employed within the casing, the logic including  
5                 a processing unit,  
6                 a memory unit coupled to the processing unit, and  
7                 a remote control transceiver to transmit a remote control  
8             transmission code for opening/closing a selected item.

1 63. The cellular phone of claim 62, wherein the logic further including a  
2 device driver in communication with the processing unit and the remote control  
3 transceiver, the device driver to control transmission of information to and from  
4 the remote control transceiver.

64. The cellular phone of claim 62, wherein the logic further including (i) a  
tertiary device and (ii) a tertiary device driver in communication with the  
processing unit, the tertiary device and the remote control transceiver.

1     65.     The cellular phone of claim 64, wherein the remote control transceiver is  
2     in communication with both the device driver and the tertiary device driver, the  
3     remote control transceiver to transmit a remote control transmission code for  
4     opening/closing a selected item.